



Foreclosure Prevention Conference – March 23, 2011  
“Families Facing Foreclosure With Facts, Not Fear”

Bios

Moderators

**Marcia Griffin, President & Founder, HomeFree-USA**

Marcia Griffin is on a mission to restore financial stability to families across America. As president and founder of HomeFree-USA, Ms. Griffin has helped thousands to achieve and retain the dream of homeownership and greater wealth, while enjoying a remarkable 0% foreclosure rate among families that have participated in her organization’s pre- and post-purchase counseling programs.

Drawing upon her tenured expertise and passion for community service, Ms. Griffin has built HomeFree-USA into a culturally diverse, public benefit corporation focused on increasing and sustaining homeownership, specifically focused on women and minorities.

Ms. Griffin is a recognized homeownership expert and featured guest on radio and television broadcasts and at industry and faith-based events. Serving as a bridge between lenders and the community, Ms. Griffin addresses the rising rate of foreclosures with targeted education, distinctive marketing strategies and lender advocacy. Through HomeFree-USA programs like Project Restore and Project ReNew, homebuyers and homeowners get the hand-holding they need to improve their finances so they become eligible for the mortgages and modifications they can afford. HomeFree-USA’s goal is to elevate people on the financial ladder of success.

Ms. Griffin is also an advocate for non-profit organizations, championing that they receive the respect and the funding needed to be of service in the 21st Century.

**Karen Hoskins, Sr. Homeownership Specialist, NeighborWorks® America**

Ms. Hoskins is a Sr. Homeownership Specialist with National Homeownership Programs (NHP) at NeighborWorks® America. In her role with NHP, Ms. Hoskins works to design and implement strategies that promote minority homeownership and build sustainable relationships with faith based and other partners that help stabilize communities.

Ms. Hoskins has over 20 years of experience in the areas of mortgage banking, loan originations, homebuyer education and housing counseling. She previously held positions at Fannie Mae, was Vice President of Community Lending at Columbia National Mortgage Corp. in Columbia, Maryland and held Account Executive positions with Bank of America and First Union

Mortgage Corp. Prior to joining NHP Ms. Hoskins served in the role of Manager of Homeownership Programs with the NeighborWorks® Center for Homeownership Education and Counseling (NCHEC).

#### Panel I – Housing Counseling Works In Foreclosure Prevention

##### **Joel Ibañez, Housing Program Policy Specialist, HUD Single Family Program Support Division**

Originally from Santa Ana, California, Joel initially began a brief medical career in 1994, working as an Emergency Medical Technician in Los Angeles County. He later moved on to pursue his passion for civil rights, working for seven years at a local non-profit housing counseling agency that specialized in fair housing enforcement and education. While attending college in Santa Ana with a major in Paralegal Studies, Joel worked as a Fair Housing Investigator, working closely with HUD during Phase II of the National Housing Discrimination Study in 2001. Upon graduating in 2005, Joel was promoted to Director of Enforcement and Investigations, where he worked to oversee the HUD Fair Housing Initiatives Program and the Housing Counseling Program in Orange County, California. Joel was hired by HUD in 2008 as a Federal Career Intern and is a graduate of the HUD Fellows Program. He now works with the Office of Single Family Housing's Program Support Division as a Policy Specialist and Government Technical Monitor (GTM), overseeing multiple contract and grant recipients participating in HUD's Housing Counseling Program.

##### **Tanya Washington, Deputy Director, Neighborhood Housing Services of Baltimore**

Tanya Washington has been with NHS of Baltimore since 1995. In her role as Deputy Director, Ms. Washington is responsible for the organization's direct programs (Consumer Education and Lending), and administering human resource policies, plans and programs that ensure and support a fully qualified, committed and high-performing staff, and that support NHSB in the achievement of its mission and goals. Moreover she is responsible for Strategic Organizational Development. Ms. Washington was appointed to this capacity in 2005.

Ms. Washington is respected for her work in the nonprofit sector with partners, residents, city and state agencies as well as foundation representatives. She has been consulted for her experience working with government contracts and compliance by other nonprofits in Baltimore City. Ms. Washington has been a featured speaker on television and radio programs (i.e. On-Time with Kai Jackson and WEAA with Sandy Mallory) covering topics such as Pay Day Loans and Foreclosure Prevention. She is a member of the Committee on Aging in Baltimore and a former board member of My Brother's Keeper. Prior to joining NHSB, she worked for a Baltimore nonprofit focusing on At-Risk youth in the Baltimore City Public Schools system. Ms. Washington holds a M.S. in Community Economic Development from Southern New Hampshire University.

#### Panel II – Foreclosure Programs, What I Need To Know

##### **Patience Singleton, Advisor, Office of the Secretary, U.S. Department of Housing & Urban Development**

Patience Singleton is an advisor in the Office of the Secretary where she works on foreclosure prevention initiatives. She also serves on the Obama Administration's interagency housing

stability team which designs and implements initiatives to prevent foreclosures, preserve homeownership through refinancing and modifying mortgages to affordable and sustainable levels, and mitigate the impact of foreclosed and abandoned properties on local neighborhoods and the broader economy. Before joining HUD in April of 2009, Ms. Singleton spent more than 10 years advising senior Democratic Members of Congress on consumer banking, affordable housing, community development, and economic inclusion policy matters. She is a graduate of Wellesley College, Harvard Law School, and the Kennedy School of Government at Harvard and a member of Metropolitan African Methodist Episcopal Church in Washington, DC.

**James Haas, *Housing Program Specialist, HUD Single Family Asset Management***

James Haas is a Housing Program Specialist in the FHA Office of Single Family Asset Management at HUD HQ. In this position, he is responsible for the development and implementation of mortgage servicing and property disposition policies for FHA single family programs.

Before joining HUD in 2004, Mr. Haas worked at the Department of Veterans Affairs developing servicing and asset sale policies for the GI home loan program.

Mr. Haas holds B.S. and M.B.A. degrees in Economics from St. John's University.

**Carol Lambert, *Marketing and Outreach, Homeownership Preservation Office, U.S. Department of the Treasury***

Carol Lambert conducts Marketing and Outreach for the Homeownership Preservation Office at the U.S. Department of the Treasury. In August 2009, she joined Treasury to promote the Making Home Affordable Program, a key part of the Obama Administration's efforts to help homeowners avoid foreclosure. In that role, Lambert facilitates training to bolster counselors' program knowledge and ability to assist homeowners; co-hosts local events to facilitate real-time solutions for struggling homeowners; and engages local and national organizations to increase public awareness. Previously, Lambert was part of Freddie Mac's Corporate & Marketing Communications, where she led the development and deployment of the organization's consumer-facing and diversity-focused outreach initiatives and financial education tools. Prior to her work at Freddie Mac, Lambert increased marketing activity and strengthened brand adoption across the network as part of Corporate Communications and Development for NeighborWorks® America. For more than a decade, Lambert's work has been grounded in the education and empowerment of homeowners.

**Eric Selk, *Deputy Director, HOPE NOW Alliance***

Eric has been working for HOPE NOW for three years. During this time HOPE NOW has launched various national initiatives, including the basic concept of holding large scale outreach events to assist troubled homeowners. The model is now the industry standard and variations have been adopted across the country. Besides managing the outreach efforts for the Alliance, Eric works closely with the Executive Director on each of HOPE NOW's work streams including, Mediation, Hardest Hit Funds, Monthly Data Reporting and HOPE Loan Port.

### Panel III – Recognizing and Preventing Foreclosure Scams

#### **Josh Fuhrman, Senior Vice President, Homeownership Preservation Foundation**

Josh Fuhrman is the Senior Vice President of Programs at the Homeownership Preservation Foundation (HPF), a national nonprofit dedicated to reducing foreclosures and preserving homeownership for American homeowners. HPF operates the Homeowner's HOPE Hotline, a foreclosure prevention counseling service available for free 24 hours a day in more than 160 languages. Mr. Fuhrman is responsible for the day-to-day operations of the hotline, overseeing 600 counselors and 125 call center representatives who handle more than 5,000 calls from distressed homeowners daily. He also developed and directs a national program to assist homeowners who may be victims of foreclosure rescue scams. For ten years, Mr. Fuhrman was the Director of Counseling for Auriton Solutions, a national nonprofit crisis-counseling agency and one of the original counseling partners for the Homeownership Preservation Foundation. He has an extensive background in business development and has a strong community involvement in housing and financial assistance.

#### **Yolanda D. McGill, Senior Counsel, Lawyers' Committee for Civil Rights Under Law**

Yolanda D. McGill is the Senior Counsel for the Fair Housing and Fair Lending Project of the Lawyers' Committee for Civil Rights Under Law. As Senior Counsel she manages the substantive portion of the Lawyers' Committee's work with respect to the Loan Modification Scam Prevention Network, coordinates overall management of the program with the Lawyers' Committee's Legal Mobilization Project and facilitates the Lawyers' Committee's engagement with federal, state and local authorities and stakeholders on mortgage rescue scams and related anti-fraud and consumer protection issues.

Ms. McGill resides in Raleigh, North Carolina where she is a long-time roller derby announcer, as well as board member and the first General Counsel of the Raleigh Public Record, the capital city's on-line community newspaper.

#### **Shawn Rice, Senior Special Agent, HUD Office of Inspector General, Criminal Investigation Division**

Senior Special Agent Shawn Rice has been a criminal investigator with HUD-OIG since November 2004. Prior to joining the Criminal Investigation Division, SSA Rice investigated numerous HUD program fraud cases including Single Family Mortgage Fraud cases out of the Atlanta Regional Office. He is the agency representative for Single Family Mortgage Fraud investigations and an active member of Obama's recently formed Financial Fraud Enforcement Task Force. He is a graduate of The College of William and Mary.

### Panel IV – Understanding the Banks' Role and How They Can Help Families Facing Foreclosure

#### **Kenneth D. Wade, Senior Community Affairs Executive for Global Corporate Social Responsibility, Bank of America**

Kenneth D. Wade is the Senior Community Affairs Executive for Global Corporate Social Responsibility (GCSR) at Bank of America. In this role, Wade is responsible for further enhancing Bank of America's relationships with key consumer advocates and consumer affairs and

community development organizations. Wade will also support Bank of America's consumer policy agenda to help strengthen consumer products, services and related offerings.

Wade most recently served as chief executive officer of NeighborWorks® America, a national nonprofit community development corporation, where he ran an organization with 330 employees and an annual budget of more than \$300 million. NeighborWorks provides training as well as technical and financial assistance to more than 3,000 community development nonprofits throughout the U.S. focused on affordable housing, foreclosure mitigation and neighborhood stabilization initiatives. Prior to his appointment as CEO in 2004, Wade served as the director of national programs, initiatives and research.

Prior to joining NeighborWorks America, Wade worked for nine years with Boston's United South End Settlements where he participated in the development of the "Community Investment Plan" established by local banks and the Community Investment Coalition in 1990.

Wade currently serves on a variety of boards and committees including the Board of Trustees of the National Housing Conference, the Board of Overseers of the School of Community & Economic Development of Southern New Hampshire University, the board for the National Association of Affordable Housing Lenders, the board for the National Human Services Assembly, and the board for the National Housing Counseling Association.

Wade studied at Springfield College and the University of Massachusetts College of Public and Community Service and resides in Washington D.C.

**Hala Farid, Vice President, Deputy Director Office of Homeownership Preservation, Citi**

For over twenty years, Hala's career focused on creating and preserving Homeownership opportunities on both the nonprofit and for profit sides. She was recruited by NHS of NYC in 1994, while employed by a small, NY based bank as an affordable mortgage account executive. Hala was a counselor and trainer with NHS of NYC for over eight years. She provided pre purchase, post purchase and foreclosure prevention/intervention counseling and education to New York families. Hala is NeighborWorks Certified in Homeownership Education and Counseling.

Hala joined Citi in 2002, and has had several assignments within the Community Development Unit since then. She is currently the Deputy Director of the Citi Office of Homeownership Preservation (OHP). OHP is the area of the Citi default world focusing on servicing clients through third parties-housing counselors. She works closely with the Default, Real Estate Owned (REO) businesses, and manages various national non-profit partner relationships with NeighborWorks America, National Community Stabilization Trust and Chicanos Por La Causa. In 2006, Hala received the Riach NHS of NYC Award and the NeighborWorks Recognition of Support Award. In 2005, she received the Citimortgage Recognition of Support Award, and was a CitiStar in 2004.

She serves on various boards and committees including NCHEC Advisory Council, the NHS of NYC Program and Product development committee; NHS of Jamaica CDC Board, and the Board of Immigration Advocacy Services.

Hala is a long time NYC resident, she has one daughter and lives in Queens.

**Joe Ohayon, *Senior Vice President of Community Relations*, Wells Fargo Home Mortgage**

Mr. Ohayon manages community outreach activities that promote the company's homeownership preservation programs. Joe joined Wells Fargo in November 2006 and brings 17 years of mortgage servicing experience to bear for borrowers. Prior to joining Wells Fargo, he spent 13 years with Freddie Mac managing their Servicing Customer Relations Department where he was responsible for the overall servicing relationships with Freddie Mac's largest and most consequential customers. Joe has a Bachelor of Arts in Finance from Frostburg State University in Frostburg, MD and a Masters of Business Administration from Marymount University, Arlington, VA.